

**Matthew Danziger, FSA, MAAA**  
Actuarial Director



March 7, 2016

The Green Mountain Care Board  
89 Main Street  
Montpelier, VT 05620  
Attn: Judith Henkin  
Health Policy Director  
[judy.henkin@state.vt.us](mailto:judy.henkin@state.vt.us)

Routing C5PRC  
900 Cottage Grove Road  
Bloomfield, CT 06002  
Telephone (860) 226-1672  
[Matthew.Danziger@Cigna.com](mailto:Matthew.Danziger@Cigna.com)

**Cigna memorandum in lieu of hearing**

RE: GMCB-001-16rr

Dear Ms. Henkin,

Cigna Health and Life Insurance Company (Cigna) requests that the Green Mountain Care Board (GMCB) approve the rate increase submitted by Cigna in the above-captioned filing for the reasons stated therein and in accordance with the actuarial memorandum submitted by Lewis & Ellis.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Matthew Danziger".

Matthew Danziger

Cc: Kaili Kuiper (via email [KKuiper@vtlegalaid.org](mailto:KKuiper@vtlegalaid.org) )  
Kelly MacNee (via email [Kelly.Macnee@state.vt.us](mailto:Kelly.Macnee@state.vt.us) )  
Lila Richardson (via email [lrichardson@vtlegalaid.org](mailto:lrichardson@vtlegalaid.org) )